



Dkt. 00049

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Group Art Unit: 3624

VASILIOS YIORYIOS PAPAYIORYIOU

Examiner: J. Pwu

Serial No.: 09/508,088

MAIL STOP AFTER FINAL

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM
FOR RISKS IN INVESTMENTS

RECEIVED

MAY 21 2004

GROUP 3600

Honorable Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 17, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

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